

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
MAY 31, 2012, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>INTERAGENCY BANK MERGER APPLICATION</u>		
3-30-12	KodaBank, Drayton, to purchase the Stephen, MN, and Kennedy, MN, branch locations of Citizens State Bank – Midwest, Cavalier	Approved by State Banking Board 5-10-12
<u>PURCHASE & ASSUMPTION APPLICATION</u>		
3-16-12	Western State Bank, Devils Lake, to purchase and assume certain assets and liabilities of the Casa Grande, AZ, office of National Bank of Arizona, Tucson, AZ	Approved by State Banking Board 5-10-12
<u>APPLICATION TO RELOCATE FACILITY</u>		
5-16-12	First International Bank & Trust, Watford City, to relocate its facility at 1705 2 nd Ave SW, Minot, to 150 16 th St SW, Minot	Approved by Commissioner 5-17-12
<u>APPLICATION TO FORM HOLDING COMPANY</u>		
5-29-12	Beall Bancshares, Inc., Velva, ND	Preliminary application
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
4-24-12	Capital Credit Union, Bismarck, to expand its field of membership to include organizations and persons living within a 75 mile radius of Fargo	Comment period ends 6-14-12. To be acted on by State Credit Union Board 6-22-12.

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MERGER APPLICATION

4-24-12	Noridian Employees Credit Union, Fargo, to merge into Capital Credit Union, Bismarck	Comment period ends 6-14-12. To be acted on by State Credit Union Board 6-22-12.
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COMMISSIONER NAME WAIVER

Coldwell Banker Commercial Charitable Foundation, Parsippany, NJ	Approved 5-14-12
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USURY

The usury rate for unregulated lenders the month of June 2012 is **7.000% (5.605%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).